

2ND EDITION  
PREMIUM RESOURCE



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# **XBT**<sup>TM</sup> HOMEOWNER CONSTRUCTION VAULT<sup>TM</sup>

YOUR ROADMAP TO PERMITS,  
CONSTRUCTION & PROTECTING  
YOUR INVESTMENT



# WELCOME TO THE XBT CONSTRUCTION ROADMAP™

Construction can feel overwhelming when permits, plans, contractors, inspections, and unfamiliar terminology all arrive at once. This Vault was created to make the process easier to understand - in plain language - so you can ask better questions, stay organized, and make informed decisions before and during your project.

## FROM TONYA'S DESK

You do not have to become a contractor, architect, engineer, or plans examiner to protect your project. You do need to understand the major milestones, know who is responsible for the next step, and keep good records. That is what this Vault is designed to help you do.

## HOW TO USE THIS VAULT

- Read the Roadmap before spending your first construction dollar.
- Use the checklists before hiring professionals or signing agreements.
- Save permit numbers, inspection results, contracts, revisions, and final documents together.
- Return to the applicable Roadmap Stop whenever your project reaches a new phase.
- Verify project-specific requirements with the authority having jurisdiction.

## IMPORTANT DISCLAIMER

This guide is educational and is not legal, engineering, architectural, accounting, insurance, or code-compliance advice. Permit requirements and procedures vary by jurisdiction and project. Always confirm current requirements with the applicable building department and appropriately licensed professionals.

Knowledge builds confidence. Preparation protects your investment.





# THE XBT CONSTRUCTION ROADMAP™

|           |                                                    |
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| <b>01</b> | <b>Before You Spend Your First Dollar</b>          |
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## YOUR FINISH LINE

Final inspections complete. Permit finalized or closed, when applicable. Records saved. Warranties received. Investment better protected.

## ROADMAP STOP #1

# Before You Spend Your First Dollar

A successful project starts before demolition, deposits, or material orders.

Before work begins, define the project, confirm whether permits are required, understand who will prepare plans, and identify who will be responsible for permitting and inspections. Early clarity can prevent expensive changes later.

### START HERE

- Write down the complete scope of work you want performed.
- Confirm property ownership and the correct project address.
- Ask the local jurisdiction whether the proposed work requires a permit.
- Determine whether architectural or engineering services are required.
- Identify your budget for construction, design, permitting, and municipal fees.
- Do not authorize work that requires a permit until the required permit is issued.

#### XBT PRO MOVE

Before accepting a proposal, ask: 'What is included, what is excluded, who is pulling the permit, and what happens if the building department requires revisions?'

#### WHY THIS MATTERS

The least expensive time to correct a construction problem is usually before construction begins.



## ROADMAP STOP #2

# Build Your Construction Team

Construction is a team sport. Depending on the project, your team may include the owner, contractor, architect, engineer, trade contractors, permit expeditor, surveyor, inspectors, and outside reviewing agencies.

## KNOW THE ROLES

- ✓ **Property Owner:** approves scope, contracts, access, payments, and major decisions.
- ✓ **Contractor:** manages construction and performs or coordinates the permitted work.
- ✓ **Architect / Engineer:** prepares design documents and responds to technical plan-review comments when within their scope.
- ✓ **Permit Expediter:** coordinates submittals, tracks reviews, organizes responses, and helps keep the permitting process moving.
- ✓ **Trade Contractors:** perform licensed electrical, plumbing, mechanical, roofing, or other specialty work when required.
- ✓ **Building Department / Reviewing Agencies:** review plans, issue permits, and perform or coordinate required inspections.

### FROM TONYA'S DESK

Good projects can still become frustrating when nobody knows who owns the next step. Before the project begins, establish who is responsible for plans, permits, revisions, inspections, change orders, and final closeout.



## ROADMAP STOP #3

# Does My Project Require a Permit?

Permit requirements depend on the type of work and the jurisdiction. Do not rely solely on assumptions, online comments, or a casual 'you don't need one.' Confirm with the authority having jurisdiction before work begins.

## PROJECTS THAT COMMONLY REQUIRE REVIEW

- ✓ New construction and additions.
- ✓ Structural alterations and many interior renovations.
- ✓ Roof replacement and certain roof repairs.
- ✓ Electrical, plumbing, and mechanical installations or alterations.
- ✓ Window and exterior door replacements.
- ✓ Pools, fences, sheds, decks, and accessory structures in many jurisdictions.
- ✓ Changes of occupancy or use.
- ✓ After-the-fact legalization of work performed without required permits.

### XBT MYTH VS. FACT

**MYTH:** If the work is inside my house, a permit is never required.

**FACT:** Interior work can still involve structural, electrical, plumbing, mechanical, life-safety, or zoning requirements.

### XBT INSIGHT

When in doubt, ask the jurisdiction to confirm the requirement before work begins - preferably in a way you can document.



## ROADMAP STOP #4

# Understanding Building Permits

A building permit is part of the public process used to review, inspect, and document construction. It creates a framework for plan review and required inspections and helps establish a record of permitted improvements.

## TYPICAL PERMIT FLOW

- 1 Project Planning
- 2 Plans Prepared
- 3 Permit Application
- 4 Plan Review
- 5 Permit Issued
- 6 Construction
- 7 Required Inspections
- 8 Final Approval

### FROM TONYA'S DESK

Inspections are not there because someone automatically assumes your contractor did poor work. They are a required part of many permitted projects and help verify work against the approved documents and applicable requirements.

- Confirm whose name will appear on the permit.
- Keep the permit number and approved documents.
- Know which inspections are required.
- Confirm the permit reaches final status before considering the permitting process complete.



## ROADMAP STOP #5

# Understanding the Notice of Commencement (NOC)

In Florida, a Notice of Commencement is a recorded document associated with qualifying construction projects. Homeowners often sign it without understanding why it matters. The NOC is separate from the building permit and is part of the project's public-record and construction-lien framework.

### AN NOC TYPICALLY IDENTIFIES

- ✓ The property and owner.
- ✓ The contractor.
- ✓ A description of the improvement.
- ✓ The lender, surety, or other parties when applicable.
- ✓ Where required notices may be served.

#### XBT MYTH VS. FACT

**MYTH:** The Notice of Commencement is the permit.

**FACT:** It is a separate recorded document. The permit authorizes the regulated work; the NOC serves a different legal and public-record purpose.

- Confirm the property information is correct.
- Confirm contractor information is accurate.
- Review the improvement description before signing.
- Verify current recording and posting requirements for your project.
- Keep a recorded copy with your project records.





## ROADMAP STOP #6

# Understanding Plan Review

Comments are part of the process - not automatically a sign that your project is failing.

After submittal, applicable departments review the plans and supporting documents. Depending on scope and location, reviews may include building, zoning, structural, electrical, mechanical, plumbing, fire, public works, floodplain, historic preservation, utilities, environmental agencies, and Department of Health review for septic-related matters.

## COMMON REASONS FOR COMMENTS

- ✓ Missing construction details or specifications.
- ✓ Product approval or installation information.
- ✓ Structural calculations or design clarification.
- ✓ Coordination between architectural and trade drawings.
- ✓ Incomplete site, zoning, drainage, flood, or utility information.
- ✓ Additional information requested by an outside reviewing agency.

| Comment Type        | Typically Addressed By                                     |
|---------------------|------------------------------------------------------------|
| Architectural       | Architect / design professional                            |
| Structural          | Engineer                                                   |
| Electrical          | Electrical designer / engineer / contractor, as applicable |
| Mechanical          | Mechanical designer / engineer / contractor, as applicable |
| Plumbing            | Plumbing designer / engineer / contractor, as applicable   |
| Permit coordination | Permit expediter / project coordinator                     |

### FROM TONYA'S DESK

A permit can sit simply because the architect is waiting on the engineer, the engineer is waiting on the contractor, or the owner has not supplied requested information. Know who owns the next response and follow up.



## ROADMAP STOP #7

# Choosing the Right Architect & Engineer

Your plans communicate your vision to the contractor and to the reviewers. A good design professional should understand the project, applicable requirements, and how revisions will be handled if comments are issued.

## QUESTIONS TO ASK

- Have you designed projects similar to mine?
- Have you worked in this jurisdiction before?
- Who prepares revisions when comments are issued?
- What is your typical response time for revisions?
- Will I communicate directly with you?
- What information do you need before design begins?
- How are additional services or redesigns billed?

### RED FLAGS

Slow communication before engagement; vague answers about revisions; no discussion of permitting; disorganized deliverables; or promises of guaranteed first-round approval.

### XBT PRO MOVE

Ask: 'If the building department issues comments, what is your process for responding and how quickly do you typically resubmit?'



## ROADMAP STOP #8

# Hiring the Right Contractor

Price matters, but it should not be the only factor. Compare scope, materials, exclusions, payment schedule, permit responsibility, supervision, warranty, and communication - not just the bottom-line number.

## BEFORE YOU SIGN

- Verify the contractor's current license when licensure is required.
- Request proof of insurance appropriate to the project.
- Confirm who will supervise the work.
- Confirm who will pull permits and schedule inspections.
- Identify subcontracted work.
- Understand the change-order process.
- Review the payment schedule and warranty terms.
- Keep the signed contract, proposals, change orders, and payment records.

### XBT MYTH VS. FACT

**MYTH:** The cheapest contractor saves the most money.

**FACT:** Two proposals can have very different scopes, materials, warranties, and responsibilities. Compare them line by line.

### XBT PRO MOVE

Before final payment, verify required inspections and the permit's final status, when applicable.



## ROADMAP STOP #9

# Understanding Inspections

Inspections are milestones. Depending on the project, work may be inspected at several stages before the final inspection. Do not cover or conceal work that requires inspection before approval to proceed.

## COMMON INSPECTIONS

- ✓ Foundation, footing, slab, or underground work.
- ✓ Framing and structural connections.
- ✓ Electrical, plumbing, and mechanical rough inspections.
- ✓ Insulation or drywall-related inspections where required.
- ✓ Roofing inspections.
- ✓ Trade finals and final building inspection.

## UNDERSTANDING RESULTS

- ✓ **Approved:** the inspected work is accepted for that stage.
- ✓ **Partial:** only part of the work is accepted; additional inspection is needed.
- ✓ **Corrections required:** items must be addressed before approval or reinspection.

### FROM TONYA'S DESK

I prefer 'the inspector identified corrections' over 'we failed.' Corrections are common. What matters is understanding the comment, correcting the work, documenting it, and scheduling the next inspection.

- Know which inspection is being requested.
- Confirm access and required personnel.
- Review the inspection result after each visit.
- Address corrections promptly.
- Save inspection records with the permit file.



## ROADMAP STOP #10

# Crossing the Finish Line

Final approval • Certificate of Completion • Certificate of Occupancy • Permit closeout

Construction being physically finished does not always mean the permit is closed. The final administrative steps matter. Confirm required inspections, documents, and closeout requirements with the jurisdiction.

### KNOW THE DIFFERENCE

- ✓ **Final Inspection:** the last required inspection for a particular permit or discipline.
- ✓ **Final Approval:** confirmation that required inspections and closeout items have been accepted.
- ✓ **Certificate of Completion (CC):** a completion document used for qualifying projects where occupancy authorization is not the purpose.
- ✓ **Certificate of Occupancy (CO):** authorization for a building or space to be occupied for its approved use when required.
- ✓ **Closed / Final Permit:** the permit record reflects completion under the jurisdiction's system.

#### XBT MYTH VS. FACT

**MYTH:** If the contractor is finished, the permit automatically closes.

**FACT:** Required finals, documents, fees, or administrative steps may remain. Verify the actual permit status.

- All required inspections completed.
- Final inspection approved.
- Permit finalized or closed, when applicable.
- Final documents and warranties saved.
- Copies of approved plans and inspection history retained with property records.



## BONUS RESOURCE

# Expired Permit Survival Guide

An expired permit is not something to ignore. The path to resolution depends on the jurisdiction, age of the permit, work completed, inspection history, current code requirements, and whether the original contractor or design professional is still available.

## FIRST STEPS

- Obtain the complete permit history and current status.
- Identify the original scope of work and required inspections.
- Determine what work was actually completed.
- Review whether plans, revisions, product approvals, or inspection records are available.
- Ask the jurisdiction whether renewal, reactivation, revision, replacement, or a new permit is required.
- Do not assume an old permit can simply be 'closed' without documentation or inspection.

### WHEN TO CALL XBT

If the record is old, multiple permits are involved, contractors have changed, work was completed without finals, or a code-compliance case is attached, professional permit research and closeout coordination may save substantial time.



## BONUS RESOURCE

# Florida Roofing Permit Checklist

Roofing submittal requirements vary by jurisdiction and roof system. Use this as an organizational checklist - not as a substitute for the jurisdiction's current roofing package.

- Roofing contractor information and license.
- Complete permit application and job valuation.
- Roof type, slope, deck type, and project scope.
- Applicable product approvals / NOAs and installation limitations.
- Underlayment and roof-covering system information.
- Fastening / attachment information where required.
- Wind-design or enhanced attachment documentation when applicable.
- Notice of Commencement when required.
- Required affidavits, photographs, or inspection documents.
- Final inspection and permit closeout confirmation.

### XBT INSIGHT

A product approval is not just a product name. The selected approval must match the actual assembly, substrate, attachment, slope, exposure, and limitations for the project.





## QUICK REFERENCE

# Common Permit Terms Explained

|                              |                                                                                                                             |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| <b>AHJ</b>                   | Authority Having Jurisdiction - the agency responsible for administering applicable permitting and inspection requirements. |
| <b>Plan Review</b>           | Review of submitted documents for compliance with applicable requirements.                                                  |
| <b>Revision</b>              | A formal change to submitted or approved permit documents.                                                                  |
| <b>Resubmittal</b>           | Documents returned to the jurisdiction after comments or corrections.                                                       |
| <b>NOC</b>                   | Notice of Commencement - a recorded Florida construction document used for qualifying improvements.                         |
| <b>CO</b>                    | Certificate of Occupancy.                                                                                                   |
| <b>CC</b>                    | Certificate of Completion.                                                                                                  |
| <b>Final</b>                 | The required final inspection or administrative completion step for a permit or discipline.                                 |
| <b>Expired Permit</b>        | A permit that is no longer active under the jurisdiction's rules and may require action before it can be completed.         |
| <b>After-the-Fact Permit</b> | A permit process used to legalize work performed without the required permit, subject to jurisdictional requirements.       |



# THE JOURNEY DOESN'T END HERE

Every project tells a story. Every permit represents progress. Every inspection is a milestone. Every final approval is a finish line.

Thank you for trusting XBT to walk a small part of your construction journey with you. My hope is that this Vault helps you ask better questions, choose your team carefully, stay organized, and protect one of your greatest investments.

## NEED PERSONALIZED HELP?

Xpediting by Tonya Construction Services LLC provides permit expediting, permit research, expired-permit resolution support, code-violation coordination, document preparation, contractor-change coordination, and construction administrative services. Contact XBT for project-specific assistance.

**Protect Your Investment. Navigate With Confidence.**

*Never Ordinary. Always Extraordinary.™*

Prepared by Tonya L. Bowleg | Xpediting by Tonya Construction Services LLC

Educational resource. Verify current project-specific requirements with the applicable jurisdiction and licensed professionals.